

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

AMERICAN NATIONAL)	
INSURANCE COMPANY,)	
)	
Plaintiff,)	
)	
v.)	C.A. No. 06-237 (KAJ)
)	
RUTH A. WILDS and)	
JOAN L. GEIGER.)	
)	
Defendants.)	

REPLY TO COUNTERCLAIM OF DEFENDANT RUTH A. WILDS

American National Insurance Company (“ANICO”) hereby submits its reply to defendant Ruth A. Wilds’ Counterclaim.

1. Admitted.
2. Plaintiff has insufficient information to admit or deny the allegations contained in paragraph number 2 of the Counterclaim. Therefore, Plaintiff denies same.
3. Plaintiff has insufficient information to admit or deny the allegations contained in paragraph three of the Counterclaim. Therefore, Plaintiff denies same.
4. Plaintiff has insufficient information to admit or deny the allegations contained in paragraph four of the Counterclaim. Therefore, Plaintiff denies same.
5. Plaintiff has insufficient information to admit or deny the allegations contained in paragraph five of the Counterclaim. Therefore, Plaintiff denies same.
6. Plaintiff denies paragraph six of the Counterclaim as stated. By way of further answer, pursuant to the change in beneficiary form, ANICO made the requested beneficiary change to the Annuity.
7. Plaintiff denies paragraph seven of the Counterclaim as stated. By way of

further answer, pursuant to the change in beneficiary form, ANICO made the requested beneficiary change to the Annuity.

8. Plaintiff has insufficient information to admit or deny the allegations contained in paragraph eight of the Counterclaim. Therefore, Plaintiff denies same.

9. Plaintiff has insufficient information to admit or deny the allegations contained in paragraph nine of the Counterclaim. Therefore, Plaintiff denies same.

10. Plaintiff has insufficient information to admit or deny the allegations contained in paragraph ten of the Counterclaim. Therefore, Plaintiff denies same.

11. Plaintiff has insufficient information to admit or deny the allegations contained in paragraph eleven of the Counterclaim. Therefore, Plaintiff denies same.

12. Plaintiff denies paragraph twelve of the Counterclaim as stated. By way of further answer, on or about December 15, 2005, a dispute arose as to whether the beneficiary change was or was not intended and effective. In accordance with the information available at the time, ANICO changed the beneficiary to Joan L. Geiger. Joan L. Geiger was the beneficiary reflected in ANICO's records at the time of Ruth L. Geiger's death.

13. Admitted.

14. Admitted.

15. Denied.

WHEREFORE, ANICO requests that the Court enter an Order:

a. Dismissing defendant Ruth A. Wilds' Counterclaim against ANICO and restraining each defendant from instituting any action against ANICO for the recovery of the amount of the Policy or any part thereof;

b. Requiring all defendants to litigate in this action any rights to the funds interplead herein;

- c. Discharging ANICO from all liability arising out of or related to the Policy; and
- d. Granting ANICO its costs in instituting this action.

SMITH, KATZENSTEIN & FURLOW LLP


/s/ Etta R. Wolfe

Robert J. Katzenstein (ID No. 378)

Etta R. Wolfe (ID No. 4164)

800 Delaware Avenue, 7th Floor

P. O. Box 410

Wilmington, DE 19899-0410

Telephone (302) 652-8400

Facsimile (302) 652-8405

Attorneys for American National Insurance
Company

Dated: June 28, 2006

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

CERTIFICATE OF SERVICE

I, Etta R. Wolfe, hereby certify that on June 28, 2006, I electronically filed the attached Reply to Counterclaim of Defendant Ruth A. Wilds with the Clerk of Court using CM/ECF and caused a true and correct copy of same to be served by first class mail on the following:

Ruth A. Wilds
213 Fourth Street
Crumpton, MD 21628

Ruth A. Wilds
P.O. Box 53
Crumpton, MD 21628

Joan L. Geiger
224 W. Roosevelt Ave.
New Castle, DE 19720

Joan L. Geiger
19725 Old Landing Road
Rehoboth Beach, DE 19971

Bradley L. McFee, Sr., Esquire
608 Baltimore Avenue
Towson, MD 21204

John F. Brady, Esquire
Brady Richardson Beauregard &
Chasanov, LLC
P.O. Box 742
10 E. Pine Street
Georgetown, DE 19947

SMITH, KATZENSTEIN & FURLOW LLP


/s/ Etta R. Wolfe

Etta R. Wolfe (I.D. No. 4164)
800 Delaware Avenue, 7th Floor
P.O. Box 410

Wilmington, DE 19801

302-652-8400 - phone

302-652-8405 - fax

erw@skfdelaware.com - e-mail

*Attorneys for Plaintiff American National
Insurance Company*

Dated: June 28, 2006